

## § 527.2

(1) Control and prevent abuse of check-cashing privileges.

(2) Reduce losses to appropriated fund (AF) and nonappropriated fund (NAF) activities.

(b) Policies and procedures for cashing checks or redeeming dishonored checks at check-cashing facilities are not within the scope of this regulation. These are prescribed by the proponent agencies of the activities providing check-cashing services to patrons for their facilities in—

(1) AR 60-20/AFR 147-14 and Exchange Service Manual 55-21 for Army and Air Force Exchange Service (AAFES) facilities.

(2) AR 30-19 and the Commissary Operating Manual for commissary resale activities.

(3) AR 215-1 and AR 215-2 for U.S. Army Community and Family Support activities.

(4) AR 37-103 for finance and accounting offices.

(c) Policies and procedures for all suspensions of check-cashing privileges and appeal actions on such suspensions, regardless of where the dishonored check was returned on the installation, are governed by this regulation.

## § 527.2 References.

Required and related publications are listed in appendix A to this part.

## § 527.3 Explanation of abbreviations and terms.

Abbreviations and special terms used in this regulation are explained in the glossary.

## § 527.4 Department of the Army (DA) objective.

Prevention of abuse of check-cashing privileges includes all measures taken to reduce acts of abuse or misuse to the lowest possible level. Factors leading to this abuse stem mainly from lack of education and experience in managing personal finances. The DA objective is to ensure all soldiers acquire and maintain knowledge, skills, and motivation needed to practice responsible personal financial management.

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### SECTION II—RESPONSIBILITIES

## § 527.5 Director, Finance & Accounting, Assistant Secretary of the Army (Financial Management).

The Director, Finance & Accounting, Assistant Secretary of the Army (Financial Management) (OASA (FM)) establishes and administers the Department of the Army (DA) program to control and prevent abuse of check-cashing privileges on Army installations by Department of Defense (DOD) personnel. The Director, Finance & Accounting (OASA(FM)) will—

(a) Give technical assistance to major Army commands (MACOMs) and installations with regard to their dishonored check programs.

(b) Coordinate with Deputy Chief of Staff, Personnel (DCSPER)/USACFSC on aspects of the check-cashing abuse prevention program pertaining to morale and welfare.

(c) Maintain liaison with the Deputy Chief of Staff for Operations and Plans and the Commanding General, U.S. Army Training and Doctrine Command (TRADOC) on Personal Financial Readiness/Soldier Money Management (PFR/SMM) in DA service schools and training centers.

## § 527.6 Deputy Chief of Staff for Personnel/U.S. Army Community and Family Support Center.

The Deputy Chief of Staff for Personnel/U.S. Army Community and Family Support Center (DCSPER/USACFSC) will—

(a) Advise the Director, Finance & Accounting (OASA (FM)) on personnel aspects of the program affecting the morale and welfare of DA members.

(b) Establish, maintain, and administer PFR/SMM and counseling services for DA personnel and their family members within the Army Community Service (ACS) Center program.

(c) Coordinate with the Director, Finance & Accounting (OASA(FM)) on the PFR/SMM aspect of the ACS consumer education training and budget counseling.

(d) Include PFR/SMM in the curriculum of the Army Continuing Education System and other DA schools administered by DCSPER that serve

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DA personnel and their family members.

### § 527.7 Heads of Headquarters, Department of the Army and field operating agencies.

Heads of Headquarters, Department of the Army (HQDA) and field operating agencies will—

(a) Prescribe procedures and conditions for providing check-cashing service to patrons of their facilities.

(b) Coordinate with the Director, Finance & Accounting (OASA(FM)) on policies and procedures to control and prevent dishonored checks. (See AR 310-3, para 1-9.)

### § 527.8 Commanders of major Army commands (MACOMs).

MACOM commanders will—

(a) Support and monitor the Dishonored Check Control Program—

(1) At intermediate or subordinate commands.

(2) At installations reporting directly to their headquarters.

(b) Give policy and procedural guidance to subordinate elements within their jurisdictions.

(c) Monitor effectiveness of the command Dishonored Check Control Program.

(d) Evaluate the Dishonored Check Control Program monthly.

(e) Ensure all subordinate elements within their jurisdiction conduct ongoing PFR/SMM training and educational programs. (See Training Circular 21-7)

(f) Establish a monitoring and evaluation system to ensure—

(1) Training programs are managed effectively.

(2) Training programs agree with DA goals, objectives, and guidelines.

### § 527.9 Commanding General, U.S. Army Training and Doctrine Command.

The Commanding General, U.S. Army Training Doctrine Command (TRADOC) will—

(a) Develop and maintain the course of instruction for the PFR/SMM training of all soldiers.

(b) Ensure time is allotted in basic training, advanced individual training, or one station unit training for—

(1) Training of enlistees.

(2) Repeat of the course for trainees not achieving the lesson standard.

(c) Ensure programs of instruction (POI) of the Army Finance School include courses that equip finance officers and noncommissioned officers to assist in providing PFR/SMM to soldiers and units in the field. (See Training Circular 21-7).

### § 527.10 Installation commanders.

Installation commanders (or equivalent) or designated representatives will—

(a) Maintain, support, and monitor installation programs to control and prevent abuse of check-cashing privileges.

(b) Set up check control offices under the direct control of active duty commissioned or warrant officers, senior noncommissioned officers, or DA civilians GS-7 and above. Prior to the appointment of an installation check control officer (ICCO), the commander should review the provisions of §§ 527.13 and 527.31, and consider which major organizational element has staff supervision over—

(1) The majority of check-cashing facilities.

(2) The extension or withdrawal of installation privileges.

(3) The overstepping of identification (ID) cards.

(c) Ensure that if responsibility of ICCO is transferred from one organizational element to another, that resources are transferred also.

(d) Approve/disapprove appeals of suspended check-cashing privileges when checkwriter has committed four or more offenses.

(e) Appoint an individual or individuals serving at an installation staff directorate level to act on appeals of suspended check-cashing privileges when the checkwriter has committed 3 offenses.

(f) Appoint an individual or individuals serving at an installation staff division level to act on appeals of suspended check-cashing privileges when the checkwriter has committed 2 offenses.

(g) Ensure the priority of educational efforts is based on the needs of personnel under their command.